

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
EASTERN DIVISION**

PENNIMAC LOAN SERVICES, LLC,
Plaintiff(s),

V.

SITCOMM ARBITRATION ASSOCIATION,
MARK MOFFETT, SANDRA GOULETTE,
RONNIE KAHAPEA, MARK JOHNSON,
KIRK GIBBS, and ALARIC SCOTT
Defendant(s).

**AFFIDAVIT OF TRUTH OF
SANDRA GOULETTE**

AFFIDAVIT OF TRUTH

COMES NOW, Sandra Goulette (Hereinafter "Affiant") over the age of 18 years, competent to speak the truth, and possesses firsthand knowledge as to the following facts in regard to the above referenced matter.

1. On February 06, 2020 Affiant received "Application to Clerk for Entry of Default Re: Sandra Goulette and Supporting Affidavit from Cheryl S. Chang, Attorney for Defendant(s).

2. Affiant provides this Affidavit of Truth as a direct rebuttal of the information provided by Cheryl S. Chang, Attorney for Defendant(s).

3. Cheryl S. Chang, Attorney for Defendant(s) claims (after being fully sworn and deposed, although there is no Oath or Affirmation to the Affidavit provided) to have “personal knowledge” of the facts set forth in alleged Affidavit.

4. Affiant has never met, nor does Affiant have any knowledge of Cheryl S. Chang.

5. Affiant was served a Summons and Complaint on January 03, 2020 and returned an Answer within the specified time frame (see attached Exhibits).

6. Affiant is hereby submitting all documentation for a second time in the above-referenced matter and also including an Opposition to Plaintiff(s) Application for Default.

FURTHER, Affiant, hereby attests, affirms, ascribes, and declares that Affiant has firsthand knowledge of the information presented herein, that Affiant is competent to make such claims, and the Affiant states the aforementioned is accurate under penalty of the State of Mississippi Constitution and the United States of America Constitution on this February 07, 2020, so help me God. 

JURAT

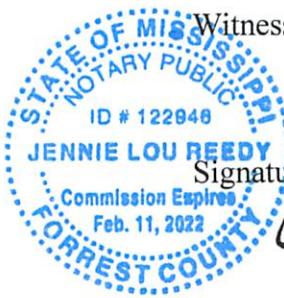


Sandra Goulette

On February 07, 2020, before me, Jennie Lou Reedy, Notary Public; personally stood Sandra Goulette, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by his signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Mississippi that the foregoing paragraph is true and correct.

Witness my hand and official seal.



AFFIDAVIT OF TRUTH

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